

Summary of Invention

The present invention is generally directed to a system for providing remote access to a automated financial transaction machine. In accordance with one aspect of the invention, the system includes an automated financial transaction machine, and receiving means provided at the automated financial transaction machine for receiving data transmitted via electromagnetic waves. Although not necessary for the invention, in a preferred embodiment the automated financial transaction machine includes a card reader for receiving and reading magnetically encoded cards. In this embodiment, the receiving means is operatively and electrically connected to the magnetic card reader, so as to allow the system to operate either by access from a remote transmitter or by way of an inserted card. The system of the invention further includes a remote access unit having a memory configured to store user identification data and a low-power transmitter adapted to transmit the user identification data to the receiving means. The remote access unit is manually operated by a transmit button, which, when depressed, causes a controller to retrieve user identification data from the memory and transmit the user identification data from the low-power transmitter. In addition the user identification data, the transmitter also transmits synchronization bits and a function code that specifies a function that is to be performed.

Examiner Interview

The undersigned wishes to thank the Examiner for granting a telephonic interview, which was conducted on July 22, 1998. That interview discussed a set of proposed claims, and also general differences between the Applicant's invention and the Tait reference. Unfortunately, no agreement was

reached during the interview, and the Examiner indicated that the proposed claims did not patentably define the present invention over Tait.

Discussion

The Office action objected to the amendment the amendment filed July 7, 1977, as adding new matter. Accordingly, Applicant has amended the specification above to delete the information added by the prior amendment. Also all previously pending claims have been canceled herein.

Therefore, all prior rejections are moot. However, Applicant recognizes the relevance of Tait to the present application, and has crafted the newly added claims to patentably define over Tait. The newly added claims further modify the proposed claims discussed during the Examiner Interview. In this regard, they have been further modified to specify the transmission of a function code along with the user identification data. As described below, this function code clearly distinguishes Applicant's invention over the Tait reference.

In fact, several significant aspects of Applicant's invention define over Tait. In this regard, the transmitter unit of Applicant's invention is a small, convenient, and easy to use unit that may be readily attached, for example, to a key ring. It provides single, push-button access to Automatic Financial Transaction Machines (ATFMs) and serves as a replacement for a magnetic card. Thus, a user may access an ATM without having to expose his or her wallet, and therefore provides a safe means of operation. PIN information would be keyed into the ATM by the user, in the conventional manner. Thus, the "single user-depressable button" element of the claimed invention defines a device that is not only much easier to use than the device of Tait, but also facilitates its portability for convenience and ease of use. Applicant acknowledges the teaching of Tait that "the transmitter may be credit card

shaped to fit in a wallet or the like.” (See sentence spanning column 6 to column 7). However, such a device (having the multiple buttons required to allow a user to key in PIN information) would render the keys so small as to be essentially unusable by many people. Further, a credit-card like transmitter would not address the safety concern addressed by the Applicant’s invention, in that a user would have to access his or her wallet to retrieve the device for operation.

Another significant feature of Applicants claimed invention relates to the transmission of a function code. As taught in the specification (pages 16 and 17), the function code is a command that identifies a transmitted function. This function may be to request access to an ATM, it may be to unlock car doors, or a virtually endless variety of other functions. This feature allows an entity to economically mass manufacture a single transmitter that has a variety of functional purposes. Each different transmitter need only be configured with a different function code to realize and implement a unique function. The claimed invention is principally directed to the function of accessing a financial transaction machine, but may be used for other functions as well.

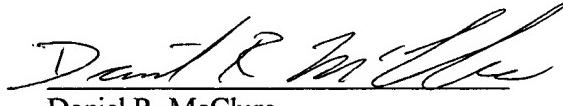
No such function code, or even packet transmission format (as claimed) is disclosed, taught, or suggested in Tait. Accordingly, independent claims 21 and 25 patently define over Tait. For the same reason, dependent claims 22-24 define over Tait as well.

CONCLUSION

Applicants respectfully submit that all claims 21-25 are in proper condition for allowance, and respectfully request that the Examiner pass this case to issuance. If, in the opinion of the Examiner, a telephonic conference would expedite the examination of this matter, the Examiner is invited to call the undersigned attorney at (770) 933-9500.

No fee is believed to be due in connection with this Amendment and Response to Office Action. Any deficiency or additional fees that may be required are hereby authorized to be charged to our Deposit Account No. 20-0778.

Respectfully submitted,



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